

Amendments to the Claims

Please cancel claims 1-35, 58, 63, 68, 91, 96, 239, 277, 282, 287, 325, 330, 335, 373, 405, 410, 1083 and 1088 without prejudice.

The following listing of claims will replace all prior versions and/or listings of claims in the application:

Listing of Claims:

1 - 1092. (Canceled)

1093. (New): A method of generating a handwriting profile representation for assessing the validity of a payment instrument on a computer system, comprising:

providing one or more payment instruments to a computer system, wherein the payment instruments comprise at least one amount field, wherein an amount field indicates the value of a payment instrument; and

defining at least one handwriting profile representation from handwriting in at least one amount field of one or more of the provided payment instruments, wherein a handwriting profile representation comprises information to assess the validity of handwriting on one or more other payment instruments.

1094. (New): The method of claim 1093, wherein the payment instrument is a check.

1095. (New): The method of claim 1093, wherein the payment instrument is a giro.

1096. (New): The method of claim 1093, wherein providing one or more payment instruments to the computer system comprises providing one or more images of the one or more payment instruments to the computer system.

1097. (New): The method of claim 1093, wherein providing one or more payment instruments to the computer system comprises providing one or more images of at least a portion of at least one amount field of the one or more payment instruments to the computer system.

1098. (New): The method of claim 1093, wherein one or more of the provided payment instruments is a validated payment instrument.

1099. (New): The method of claim 1093, further comprising determining one or more mathematical representations of handwriting in at least one amount field of one or more of the provided payment instruments, wherein at least one handwriting profile representation comprises one or more of the determined mathematical representations.

1100. (New): The method of claim 1093, further comprising determining one or more variants of handwriting in at least one amount field of one or more of the provided payment instruments, wherein at least one handwriting profile representation comprises one or more of the determined handwriting variants.

1101. (New): The method of claim 1093, further comprising determining one or more characteristics of handwritten letters and numbers in at least one amount field of one or more of the provided payment instruments, wherein at least one handwriting profile representation comprises one or more of the determined characteristics of letters and numbers.

1102. (New): The method of claim 1093, further comprising determining one or more characteristics of handwritten symbols in at least one amount field of one or more of the provided payment instruments, wherein at least one handwriting profile representation comprises one or more of the determined symbol characteristics.

1103. (New): The method of claim 1093, further comprising determining one or more syntax patterns of handwritten information in at least one amount field of one or more of the provided payment instruments, wherein at least one handwriting profile representation comprises one or more of the determined syntax patterns.

1104. (New): The method of claim 1093, further comprising determining one or more global characteristics of handwriting in at least one amount field of one or more of the provided payment instruments, wherein at least one handwriting profile representation comprises one or more of the determined global characteristics.

1105. (New): The method of claim 1093, further comprising determining one or more local characteristics of handwriting in at least one amount field of one or more of the provided payment instruments, wherein at least one handwriting profile representation comprises one or more of the determined local characteristics.

1106. (New): The method of claim 1093, wherein at least one of the amount fields is a courtesy amount field.

1107. (New): The method of claim 1093, wherein at least one of the amount fields is a legal amount field.

1108. (New): The method of claim 1093, further comprising:

providing one or more additional payment instruments to the computer system, wherein the additional payment instruments comprise at least one amount field; and

updating at least one of the handwriting profile representations from handwriting in at least one amount field of one or more of the additional payment instruments.

1109. (New): A system, comprising:

a CPU;

a data memory coupled to the CPU; and

a system memory coupled to the CPU, wherein the system memory is configured to store one or more computer programs executable by the CPU, and wherein at least one of the computer programs are executable to implement a method of generating a handwriting profile representation for assessing the validity of a payment instrument on a computer system, the method comprising:

providing one or more payment instruments to a computer system, wherein the payment instruments comprise at least one amount field, wherein an amount field indicates the value of a payment instrument; and

defining at least one handwriting profile representation from handwriting in at least one amount field of one or more of the provided payment instruments, wherein a handwriting profile representation comprises information to assess the validity of handwriting on one or more other payment instruments.

1110. (New): A carrier medium comprising program instructions, wherein the program instructions are computer-executable to implement a method of generating a handwriting profile representation for assessing the validity of a payment instrument on a computer system, the method comprising:

providing one or more payment instruments to a computer system, wherein the payment instruments comprise at least one amount field, wherein an amount field indicates the value of a payment instrument; and

defining at least one handwriting profile representation from handwriting in at least one amount field of one or more of the provided payment instruments, wherein a handwriting profile representation comprises information to assess the validity of handwriting on one or more other payment instruments.

1111. (New): A method of generating a handwriting profile representation for assessing the validity of a payment instrument on a computer system, comprising:

providing one or more payment instruments to a computer system, wherein the payment instruments comprise:

at least one amount field, wherein an amount field indicates the value of a payment instrument; and

at least one other information field; and

defining at least one handwriting profile representation from handwriting in at least one amount field and one other information field of one or more of the provided payment instruments, wherein a handwriting profile representation comprises information to assess the validity of handwriting on one or more other payment instruments.

1112. (New): The method of claim 1111, wherein the payment instrument is a check.

1113. (New): The method of claim 1111, wherein the payment instrument is a giro.

1114. (New): The method of claim 1111, wherein providing one or more payment instruments to the computer system comprises providing one or more images of the one or more payment instruments to the computer system.

1115. (New): The method of claim 1111, wherein providing one or more payment instruments to the computer system comprises providing one or more images of at least a portion of at least one amount field of the one or more payment instruments to the computer system.

1116. (New): The method of claim 1111, wherein one or more of the provided payment instruments is a validated payment instrument.

1117. (New): The method of claim 1111, further comprising determining one or more mathematical representations of handwriting in at least one amount field and/or in at least one other information field of one or more of the provided payment instruments, wherein at least one handwriting profile representation comprises one or more of the determined mathematical representations.

1118. (New): The method of claim 1111, further comprising determining one or more variants of handwriting in at least one amount field and/or in at least one other information fields of one or more of the provided payment instruments, wherein at least one handwriting profile representation comprises one or more of the determined handwriting variants.

1119. (New): The method of claim 1111, further comprising determining one or more characteristics of handwritten letters and numbers in at least one amount field and/or in at least one other information field of one or more of the provided payment instruments, wherein at least one handwriting profile representation comprises one or more of the determined characteristics of letters and numbers.

1120. (New): The method of claim 1111, further comprising determining one or more characteristics of handwritten symbols in at least one amount field and/or in at least one other information field of one or more of the provided payment instruments, wherein at least one handwriting profile representation comprises one or more of the determined symbol characteristics.

1121. (New): The method of claim 1111, further comprising determining one or more syntax patterns of handwritten information in at least one amount field and/or in at least one other information field of one or more of the provided payment instruments, wherein at least one handwriting profile representation comprises one or more of the determined syntax patterns.

1122. (New): The method of claim 1111, wherein at least one of the other information fields comprises at least one signature field, and wherein at least one handwriting profile representation is defined from handwriting in at least one amount field and at least one signature field.

1123. (New): The method of claim 1111, further comprising determining one or more lexicon profiles in at least one other information field of one or more of the provided payment instruments, wherein at least one handwriting profile representation comprises one or more of the determined lexicon profiles.

1124. (New): The method of claim 1111, further comprising determining one or more global characteristics of handwriting in at least one amount field and/or in at least one other information field of one or more of the provided payment instruments, wherein at least one handwriting profile representation comprises one or more of the determined global characteristics.

1125. (New): The method of claim 1111, further comprising determining one or more local characteristics of handwriting in at least one amount field and/or in at least one other information field of one or more of the provided payment instruments, wherein at least one handwriting profile representation comprises one or more of the determined local characteristics.

1126. (New): The method of claim 1111, wherein at least one of the amount fields is a courtesy amount field.

1127. (New): The method of claim 1111, wherein at least one of the amount fields is a legal amount field.

1128. (New): The method of claim 1111, further comprising:

providing one or more additional payment instruments to the computer system, wherein the additional payment instruments comprise at least one amount field; and

updating at least one of the handwriting profile representations from handwriting in at least one amount field of one or more of the additional payment instruments.

1129. (New): The method of claim 1111, further comprising:

providing one or more additional payment instruments to the computer system, wherein the additional payment instruments comprise at least one amount field and at least one other information field; and

updating at least one of the handwriting profile representations from handwriting in at least one amount field and/or at least one other information field of one or more of the additional payment instruments.

1130. (New): A system, comprising:

a CPU;

a data memory coupled to the CPU; and

a system memory coupled to the CPU, wherein the system memory is configured to store one or more computer programs executable by the CPU, and wherein at least one of the computer programs are executable to implement a method of generating a handwriting profile representation for assessing the validity of a payment instrument on a computer system, the method comprising:

providing one or more payment instruments to a computer system, wherein the payment instruments comprise:

at least one amount field, wherein an amount field indicates the value of a payment instrument; and

at least one other information field; and

defining at least one handwriting profile representation from handwriting in at least one amount field and one other information field of one or more of the provided payment instruments, wherein a handwriting profile representation comprises information to assess the validity of handwriting on one or more other payment instruments.

1131. (New): A carrier medium comprising program instructions, wherein the program instructions are computer-executable to implement a method of generating a handwriting profile representation for assessing the validity of a payment instrument on a computer system, the method comprising:

providing one or more payment instruments to a computer system, wherein the payment instruments comprise:

at least one amount field, wherein an amount field indicates the value of a payment instrument; and

at least one other information field; and

defining at least one handwriting profile representation from handwriting in at least one amount field and one other information field of one or more of the provided payment instruments, wherein a handwriting profile representation

comprises information to assess the validity of handwriting on one or more other
payment instruments.